

Information to identify the case:

**Binyamin Salomon**

Debtor 1:  
First Name Middle Name Last Name  
  
Debtor 2:  
(Spouse, if filing) First Name Middle Name Last Name  
  
United States Bankruptcy Court: District of New Jersey  
  
Case number: **18-10769-JKS**

Social Security number or ITIN: **xxx-xx-0672**

EIN: **-----**

Social Security number or ITIN: **-----**

EIN: **-----**

Date case filed for chapter: **7 1/13/18**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

**12/15**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Binyamin Salomon	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	918 Ainsworth St Linden, NJ 07036	
<b>4. Debtor's attorney</b> Name and address	Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Contact phone (201) 343-4040
<b>5. Bankruptcy trustee</b> Name and address	Donald V. Biase Biase Associates 110 Allen Road, Suite 304 Basking Ridge, NJ 07920	Contact phone (973) 618-1008

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 1/14/18
<b>7. Meeting of creditors</b>	<b>February 8, 2018 at 11:30 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/9/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Binyamin Salomon  
 Debtor

Case No. 18-10769-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db	+Binyamin Salomon, 918 Ainsworth St, Linden, NJ 07036-4003
517277491	++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, SAINT PAUL, MN 55101)
517277492	+JH PORTFOLIO DEBT EQUI, 5757 PHANTOM DR STE 225, HAZELWOOD, MO 63042-2429
517277497	UNION CTY PROBATION, 32 WINFIELD SCOTT PLZ, ELIZABETH, NJ 07201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: rbear611@aol.com Jan 17 2018 00:00:17 Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601
tr	+E-mail/Text: dbiase@iq7technology.com Jan 17 2018 00:02:29 Donald V. Biase, Biase Associates, 110 Allen Road, Suite 304, Basking Ridge, NJ 07920-4500
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 17 2018 00:01:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 17 2018 00:01:18 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517277477	+EDI: AMEREXPR.COM Jan 16 2018 23:33:00 AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517277482	EDI: BANKAMER.COM Jan 16 2018 23:33:00 BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517277480	+EDI: TSYS2.COM Jan 16 2018 23:33:00 BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
517277485	+EDI: CAPITALONE.COM Jan 16 2018 23:33:00 CAPITAL ONE, PO BOX 26625, RICHMOND, VA 23261-6625
517277484	EDI: CAPITALONE.COM Jan 16 2018 23:33:00 CAP 1 Bank, PO Box 85015, Richmond, VA 23285
517277486	+EDI: CITICORP.COM Jan 16 2018 23:33:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517277490	+EDI: RCSFNBMARIN.COM Jan 16 2018 23:33:00 CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517277495	+EDI: WTRRNBNK.COM Jan 16 2018 23:33:00 TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
517277494	EDI: TDBANKNORTH.COM Jan 16 2018 23:33:00 TD BANK N.A., 70 GRAY RD, PORTLAND, ME 04105 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517277493	Rebecca Saloman
517277478*	+AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517277479*	+AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517277483*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)
517277481*	+BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
517277487*	+CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517277488*	+CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517277489*	+CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517277496*	+TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673

TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '\*\*\*\*' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Jan 16, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0